

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
§
TOVAR, KIMBERLY DAWN § Case No. 17-16415
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/26/2017 . The undersigned trustee was appointed on 05/26/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 160,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	47,768.15
Bank service fees	213.95
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 97,017.90

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/29/2017 and the deadline for filing governmental claims was 11/22/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 10,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 10,500.00 , for a total compensation of \$ 10,500.00 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/13/2018 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 11
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit A

Case No: 17-16415 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 05/26/17 (f)

341(a) Meeting Date: 07/20/17

Claims Bar Date: 09/29/17

For Period Ending: 06/13/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	145,000.00	145,000.00		160,000.00	FA
2. VEHICLE	6,500.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	2,500.00	0.00		0.00	FA
4. ELECTRONICS	50.00	0.00		0.00	FA
5. APPAREL	150.00	0.00		0.00	FA
6. CASH	10.00	0.00		0.00	FA
7. CHECKING	-10.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$154,200.00

\$145,000.00

\$160,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE HAS SOLD REAL ESTATE AND IS PREPARING HIS TFR - 1/11/2018. TRUSTEE FILING MOTION FOR SALE OF REAL ESTATE - 7/30/17.

Initial Projected Date of Final Report (TFR): 03/31/18

Current Projected Date of Final Report (TFR): 03/31/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-16415 -ABG
Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0438 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3956
For Period Ending: 06/13/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/18/17	1	JAMES S. JARVIS, P.C. KIMBERLY TOVAR	BALANCE FORWARD SALE OF REAL ESTATE Memo Amount: (15,000.00)	8100-000	101,455.49		0.00 101,455.49
		JAMES S. JARIVIS, P.C.	HOMESTEAD Memo Amount: 160,000.00	1110-000			
			Sale proceeds Memo Amount: (22,242.44)	2820-000			
		LAKE BARRINGTON SHORES CONDO ASSN.	Real estate taxes Memo Amount: (8,432.25)	2500-000			
		COLDWELL BANKER	condo fees Memo Amount: (10,095.00)	3510-000			
			Broker's real estate commission Memo Amount: (2,774.82)	2500-000			
			Closing costs & title fees				
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		63.24	101,392.25
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		150.71	101,241.54
11/20/17	300001	PATINKIN & PATINKIN	Special Counsel for Trustee Fees	3210-000		4,165.00	97,076.54
06/06/18	300002	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond premium	2300-000		58.64	97,017.90

Page Subtotals 101,455.49 4,437.59

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-16415 -ABG
Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0438 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3956
For Period Ending: 06/13/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	160,000.00				
		Memo Allocation Disbursements:	58,544.51				
		Memo Allocation Net:	101,455.49				
			COLUMN TOTALS		101,455.49	4,437.59	97,017.90
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		101,455.49	4,437.59	
			Less: Payments to Debtors			0.00	
			Net		101,455.49	4,437.59	
						NET	ACCOUNT
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	DISBURSEMENTS	BALANCE
			Checking Account (Non-Interest Earn - *****0438		101,455.49	4,437.59	97,017.90
					101,455.49	4,437.59	97,017.90
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

Page 1

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: June 13, 2018

Case Number: 17-16415 Claim Class Sequence
Debtor Name: TOVAR, KIMBERLY DAWN

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	COHEN & KROL, Attorney 105 West Madison Street Chicago, IL 60602	Administrative		\$6,124.37	\$0.00	\$6,124.37
001 2100-00	JOSEPH E. COHEN, Trustee 105 West Madison St. Chicago, IL 60602	Administrative		\$10,500.00	\$0.00	\$10,500.00
BOND 999 2300-00	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Administrative		\$58.64	\$58.64	\$0.00
000002A 040 5800-00	Internal Revenue Service Centralized Insolvency Operation, P.O. B Philadelphia, Pennsylvania 19101-734	Priority		\$64,794.78	\$0.00	\$64,794.78
000008A 040 5800-00	ILLINOIS DEPARTMENT OF REVENUE-BANKRUPTCY PO BOX 19035 SPRINGFIELD, IL 62794-9035	Priority		\$15,207.45	\$0.00	\$15,207.45
000001 070 7100-00	Advance America, Cash Advance Centers of IL, Inc. 135 N. Church Street Spartanburg, SC 29306	Unsecured		\$1,331.96	\$0.00	\$1,331.96
000002B 070 7100-00	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P. O. Box 7346 Philadelphia, PA 19101-7346	Unsecured		\$73,043.59	\$0.00	\$73,043.59
000003 070 7100-00	AmeriCredit Financial Services, Inc. dba GM Financial P O Box 183853 Arlington, TX 76096	Unsecured		\$4,758.86	\$0.00	\$4,758.86
000004 070 7100-00	Verizon by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$287.04	\$0.00	\$287.04
000005 070 7100-00	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Unsecured		\$14,788.32	\$0.00	\$14,788.32
000006 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$33,573.67	\$0.00	\$33,573.67

Page 2

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: June 13, 2018

Case Number: 17-16415 Claim Class Sequence
Debtor Name: TOVAR, KIMBERLY DAWN

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000007 070 7100-00	LVNV Funding, LLC its successors and assigns as assignee of Capital One, N.A. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$856.06	\$0.00	\$856.06
000008B 070 7100-00	ILLINOIS DEPARTMENT OF REVENUE P. O. Box 19035 Springfield, IL 62794-9035	Unsecured		\$1,857.18	\$0.00	\$1,857.18
Case Totals:				\$227,181.92	\$58.64	\$227,123.28

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-16415

Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN

Balance on hand \$ 97,017.90

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 10,500.00	\$ 0.00	\$ 10,500.00
Attorney for Trustee Fees: COHEN & KROL, Attorney	\$ 5,665.00	\$ 0.00	\$ 5,665.00
Attorney for Trustee Expenses: COHEN & KROL, Attorney	\$ 459.37	\$ 0.00	\$ 459.37
Other: International Sureties Ltd.	\$ 58.64	\$ 58.64	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 16,624.37

Remaining Balance \$ 80,393.53

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 80,002.23 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002A	Internal Revenue Service Centralized Insolvency Operation, P.O. B Philadelphia, Pennsylvania 19101-734	\$ 64,794.78	\$ 0.00	\$ 64,794.78
000008A	ILLINOIS DEPARTMENT OF REVENUE- BANKRUPTCY PO BOX 19035 SPRINGFIELD, IL 62794- 9035	\$ 15,207.45	\$ 0.00	\$ 15,207.45

Total to be paid to priority creditors \$ 80,002.23

Remaining Balance \$ 391.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 130,496.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Advance America, Cash Advance Centers of IL, Inc. 135 N. Church Street Spartanburg, SC 29306	\$ 1,331.96	\$ 0.00	\$ 3.99
000003	AmeriCredit Financial Services, Inc. dba GM Financial P O Box 183853 Arlington, TX 76096	\$ 4,758.86	\$ 0.00	\$ 14.27

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004	Verizon by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	\$ 287.04	\$ 0.00	\$ 0.86
000005	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	\$ 14,788.32	\$ 0.00	\$ 44.35
000006	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 33,573.67	\$ 0.00	\$ 100.67
000007	LVNV Funding, LLC its successors and assigns as assignee of Capital One, N.A. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	\$ 856.06	\$ 0.00	\$ 2.57
000002B	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P. O. Box 7346 Philadelphia, PA 19101- 7346	\$ 73,043.59	\$ 0.00	\$ 219.02
000008B	ILLINOIS DEPARTMENT OF REVENUE P. O. Box 19035 Springfield, IL 62794-9035	\$ 1,857.18	\$ 0.00	\$ 5.57

Total to be paid to timely general unsecured creditors \$ 391.30

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE